



State of Utah
DEPARTMENT OF NATURAL RESOURCES
DIVISION OF OIL, GAS AND MINING

Michael O. Leavitt
Governor
Kathleen Clarke
Executive Director
Lowell P. Braxton
Division Director

1594 West North Temple, Suite 1210
PO Box 145801
Salt Lake City, Utah 84114-5801
801-538-5340
801-359-3940 (Fax)
801-538-7223 (TDD)

August 29, 2001

CERTIFIED RETURN RECEIPT
7000 0520 0021 7582 9446

Robert Thomas
Rancho Equipment Services
5626 North 3000 West
Delta, Utah 84624-7050

Re: Formal Approval of Replacement Reclamation Surety, Rancho Equipment Services,
Topaz Valley Limestone Quarry, M/023/022, Juab County, Utah

Dear Mr. Thomas:

On July 11, 2001, Rancho Equipment Services forwarded the Division a replacement \$11,800 reclamation surety bond #24006342 issued by Liberty Mutual Insurance Company. The new surety will replace the existing \$11,800 surety bond #197594 issued by The Insurance Company of the State of Pennsylvania which expired on August 15, 2001. We were unable to finalize acceptance of the replacement reclamation surety bond until we received a replacement Reclamation Contract, which was received August 23, 2001.

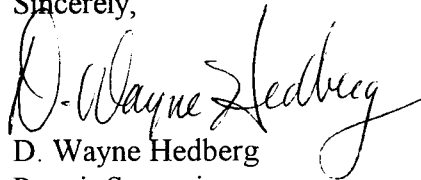
On August 29, 2001, the Associate Director of the Division of Oil, Gas and Mining formally approved the form and amount of the replacement reclamation surety for the Topaz Valley Limestone Quarry. ***The Division hereby grants its final acceptance of the replacement reclamation surety and replacement Reclamation Contract for the Topaz Valley Limestone Quarry.*** The surety is being retained until the 70% revegetation standard is achieved on the recently reclaimed mine site.

Enclosed please find copies of the fully signed and executed replacement Reclamation Contract and surety bond forms for your files. Also enclosed for your disposal or return to the surety company are the Reclamation Contract with effective date of June 26, 1998, and the original Insurance Company of the State of Pennsylvania surety bond #197594 w/accompanying rider.

Page 2
Robert Thomas
M/023/022
August 29, 2001

Thank you for your help in finalizing this permitting action. Please call me if you have any questions in this regard.

Sincerely,

A handwritten signature in black ink, reading "D. Wayne Hedberg". The signature is fluid and cursive, with the first name "D." and last name "Hedberg" clearly legible.

D. Wayne Hedberg
Permit Supervisor
Minerals Regulatory Program

jb
Enclosures: #1 copies of RC & surety bond;
#2 original surety bond #197594 (Insurance Co of PA) w/rider
cc: Kenneth Nelson, Meadow Valley Contractors w/Encl #1
Larry Garahana, BLM, Fillmore FO w/Encl #1
Janina Monroe, Willis Corroon, Surety Department
(1551 N. Tustin Ave, Ste 1000, Santa Ana, CA 92705-0670)
M23-22-surety.doc



State of Utah
DEPARTMENT OF NATURAL RESOURCES
DIVISION OF OIL, GAS AND MINING

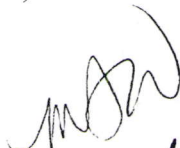
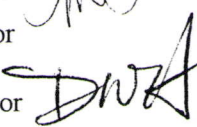

Michael O. Leavitt
Governor

Kathleen Clarke
Executive Director

Lowell P. Braxton
Division Director

1594 West North Temple, Suite 1210
PO Box 145801
Salt Lake City, Utah 84114-5801
801-538-5340
801-359-3940 (Fax)
801-538-7223 (TDD)

August 28, 2001

TO: Mary Ann Wright, Associate Director 
THRU: D. Wayne Hedberg, Permit Supervisor 
FROM: Tom Munson, Senior Reclamation Specialist 
RE: Request for Approval of Form and Amount of Replacement Reclamation Surety, Rancho Equipment Services, Inc., Topaz Valley Limestone Mine, M/023/022, Juab County, Utah

On July 11, 2001, Rancho Equipment Services forwarded the Division a replacement \$11,800 reclamation surety bond #24006342 issued by Liberty Mutual Insurance Company. The new surety will replace the existing \$11,800 surety bond issued by The Insurance Company of the State of Pennsylvania which will expire on August 15, 2001. Liberty Mutual Insurance Company is on the federal register listing of acceptable bonding companies, and has an A+ rating. The mine site has been reclaimed recently and we are retaining the \$11,800 surety amount until the 70% revegetation standard is achieved.

The surety bond was purchased by Meadow Valley Contractors, a parent company of Rancho Equipment. The operator did not replace the Reclamation Contract which is required to accompany the surety bond. The Division subsequently required the Reclamation Contract be made out jointly in the name of Meadow Valley Contractors and Rancho Equipment Services, thereby tying the parent company and the operator to the mining project. On August 23, 2001 we received the replacement Reclamation Contract.

The Division's legal counsel has reviewed the forms for accuracy and completeness. If you are in agreement with the acceptance of the replacement reclamation surety and Reclamation Contract, please sign and date the documents. We will then issue final Division approval of the replacement surety for the Topaz Valley Limestone Mine. Thank you for your consideration of this request.

jb
Enclosure: MR-RC & surety
M23-22-dir-mem.doc

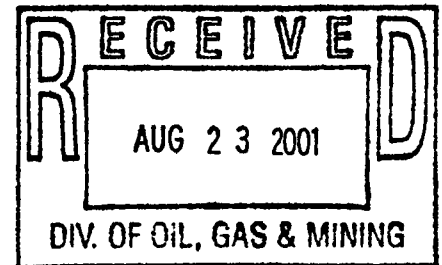
FORM MR-RC
Revised April 4, 2001
RECLAMATION CONTRACT

File Number M/023/022

Effective Date August 27 2001

Other Agency File Number UTU-063449

STATE OF UTAH
DEPARTMENT OF NATURAL RESOURCES
DIVISION of OIL, GAS and MINING
1594 West North Temple Suite 1210
Box 145801
Salt Lake City, Utah 84114-5801
(801) 538-5291
Fax: (801) 359-3940



RECLAMATION CONTRACT

---ooOoo---

For the purpose of this RECLAMATION CONTRACT the terms below are defined as follows:

"NOTICE OF INTENTION" (NOI): (File No.) M/023/022
(Mineral Mined) Limestone

"MINE LOCATION":
(Name of Mine) Topaz Valley Limestone Quarry
(Description) Approx. 40 miles northwest of
Delta, Utah. Mine located in
Juab County, Utah

"DISTURBED AREA":
(Disturbed Acres) 15.8
(Legal Description) (refer to Attachment "A")

"OPERATOR":
(Company or Name) Meadow Valley Contractors, Inc.
(Address and Phone) 4411 South 40th Street Suite D11
P.O. Box 60726
Phoenix, Arizona 50082
(602) 437-5400

and

Rancho Equipment Services
5626 North 3000 West
Delta, Utah 84624-7050
(435) 864-3971

"OPERATOR'S REGISTERED AGENT":

(Name)

Ron Day (Rancho Equipment Services)

(Address)

5626 North 3000 West

Delta, Utah 84624-7050

(Phone)

(435) 864-3971

"OPERATOR'S OFFICER(S)":

Brad Larson - President (Meadow Valley)

Kenneth D. Nelson - Vice President

Nicole Smith - Secretary/Treasurer

"SURETY":

(Form of Surety - Attachment B)

Surety Bond

"SURETY COMPANY":

(Name, Policy or Acct. No.)

Liberty Mutual Insurance Company

"SURETY AMOUNT":

(Escalated Dollars)

\$11,800

"ESCALATION YEAR":

2003

"STATE":

State of Utah

"DIVISION":

Division of Oil, Gas and Mining

"BOARD":

Board of Oil, Gas and Mining

ATTACHMENTS:

A "DISTURBED AREA":

B "SURETY":

This Reclamation Contract (hereinafter referred to as "Contract") is entered into between Meadow Valley Contractors, Inc. and Rancho Equipment Services the "Operator" and the Utah State Division of Oil, Gas and Mining ("Division").

WHEREAS, Operator desires to conduct mining operations under Notice of Intention (NOI) File No. M/023/022 which has been approved by the Utah State Division of Oil, Gas and Mining under the Utah Mined Land Reclamation Act, Sections 40-8-1 et seq., Utah Code Annotated, (1953, as amended) (hereinafter referred to as "Act") and implementing rules; and

WHEREAS, Operator is obligated to reclaim that area described as the Disturbed Area as set forth and in accordance with Operator's approved Reclamation Plan, and Operator is obligated to provide surety in form and amount approved by the Division, to assure reclamation of the Disturbed Area.

NOW, THEREFORE, the Division and the Operator agree as follows:

1. Operator agrees to conduct reclamation of the Disturbed Area in accordance with the Act and implementing regulations, the original Notice of Intention dated April 30, 1991, and the original Reclamation Plan dated November 18, 1991. The Notice of Intention as amended, and the Reclamation Plan, as amended, are incorporated by this reference and made a part hereof.
2. Concurrent with the execution hereof, Operator has provided surety to assure that reclamation is conducted, in form and amount acceptable to the Division. Such surety as evidenced by the Surety Contract is in the form of the surety attached hereto as Attachment B and made a part hereof. The Surety Contract shall remain in full force and effect according to its terms unless modified by the Division in writing. If the Surety Contract expressly provides for cancellation, then, within 60 days following the Division's receipt of notice that the Surety Company intends to cancel the Surety Contract, the Operator shall provide a replacement Surety Contract in a form and amount reasonably acceptable to the Division. If the Operator fails to provide an acceptable replacement Surety Contract, the Division may order the Operator to cease further mining activities and to begin immediate reclamation of the Disturbed Area.
3. Operator agrees to pay legally determined public liability and property damage claims resulting from mining to the extent provided in Section 40-8-7(1)(e) of the Act.
4. Operator agrees to perform all duties and fulfill all reclamation requirements applicable to the mine as required by the Act and implementing rules, the Notice of Intention, as amended and the Reclamation Plan, as amended.
5. The Operator's liability under this Contract shall continue in full force and effect until the Division certifies that the Operator has reclaimed the Disturbed Area in accordance with the Act and implementing rules, the Notice of Intention, as amended and the Reclamation Plan, as amended.
6. If reclamation of discrete sections of the Disturbed Area is completed to the satisfaction of the Division, and the Division finds that such sections are severable from the remainder of the Disturbed Area, Operator may request the Division to certify that Operator has reclaimed such discrete sections of the Disturbed Area in accordance with the Act and Implementing rules, the Notice of Intention, as amended and the Reclamation Plan, as amended. If the Division makes such certification, Operator may make request to the Division that the aggregate face amount of the Surety Contract provided pursuant to paragraph 2 be reduced to an amount necessary to provide for completion of the remaining reclamation. The Division shall hear Operator's

request for such reduction in accordance with the Board's Procedural Rules concerning requests for Agency Action.

7. Operator agrees to indemnify and hold harmless the State, Board and the Division from any claim, demand, liability, cost, charge, suit, or obligation of whatsoever nature arising from the failure of Operator or Operator's agents and employees, or contractors to comply with this Contract.
8. Operator may, at any time, submit a request to the Division to substitute surety. The Division may approve such substitution if the substitute surety meets the requirements of the Act and the implementing rules.
9. This Contract shall be governed and construed in accordance with the laws of the State of Utah.
10. If Operator shall default in the performance of its obligations hereunder, Operator agrees to pay all costs and expenses, including reasonable attorney's fees and costs incurred by the Division and/or the Board in the enforcement of this Contract.
11. Any breach that the Division finds to be material of the provisions of this Contract by Operator may, at the discretion of the Division, result in an order to cease mining operations. After opportunity for notice and hearing, the Board of Oil, Gas and Mining may enter an order to revoke the Notice of Intention, order reclamation, or order forfeiture of the Surety Contract, or take such other action as is authorized by law.
12. In the event of forfeiture of the Surety Contract, Operator shall be liable for any additional costs in excess of the surety amount which are required to comply with this Contract. Any excess monies resulting from forfeiture of the Surety Contract, upon completion of reclamation and compliance with this Contract, shall be returned to the rightful claimant.
13. This Contract including the Notice of Intention, as amended and the Reclamation Plan, as amended, represents the entire agreement of the parties involved, and any modification must be approved in writing by the parties involved.
14. Each signatory below represents that he/she is authorized to execute this Contract on behalf of the named party.

OPERATOR:

Meadow Valley Contractors, Inc.
Operator Name

By Kenneth D. Nelson, Vice President
Authorized Officer (Typed or Printed)

Authorized Officer - Position

Kenneth D. Nelson
Officer's Signature

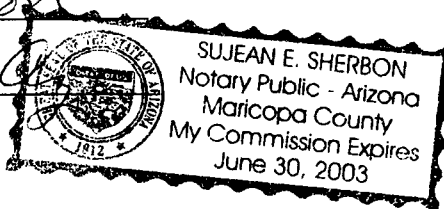
8-22-01
Date

STATE OF Arizona)
) ss:
COUNTY OF Maricopa)

On the 22nd day of August, 2001, Kenneth D. Nelson personally appeared before me, who being by me duly sworn did say that he/she is the Vice President of Meadow Valley Contractors, Inc. and duly acknowledged that said instrument was signed on behalf of said company by authority of its bylaws or a resolution of its board of directors and said Kenneth D. Nelson duly acknowledged to me that said company executed the same.

Sujean E. Sherbon
Notary Public
Residing at Phoenix, AZ

June 30, 2003
My Commission Expires:



OPERATOR:

Rancho Equipment Services
Operator Name

By Robert B. Thomas, Vice President
Authorized Officer (Typed or Printed)

Vice President
Authorized Officer - Position

Robert B. Thomas
Officer's Signature

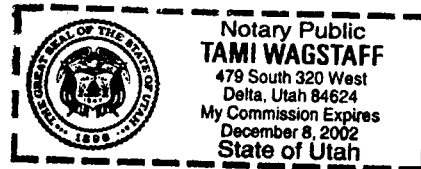
August 13, 2001
Date

STATE OF Utah)
COUNTY OF Millard) ss:

On the 13 day of August, 2001, Robert B. Thomas
personally appeared before me, who being by me duly sworn did say that he/she is the
Vice President of Rancho Equipment Services and duly
acknowledged that said instrument was signed on behalf of said company by authority
of its bylaws or a resolution of its board of directors and said Robert B. Thomas
duly acknowledged to me that said company executed the same.

Tami Wagstaff
Notary Public
Residing at Delta Utah

12/08/02
My Commission Expires:



DIVISION OF OIL, GAS AND MINING:

By *Mary Ann Wright*
Mary Ann Wright, Associate Director

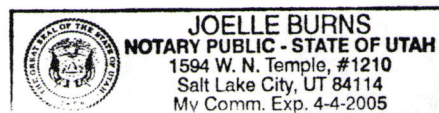
Date *August 29, 2001*

STATE OF *Utah*)
COUNTY OF *Salt Lake*) ss:

On the *29th* day of *August*, 20*01*, *Mary Ann Wright*
personally appeared before me, who being duly sworn did say that she, the said *Mary Ann Wright*
Mary Ann Wright is the Associate Director of the Division of Oil, Gas
and Mining, Department of Natural Resources, State of Utah, and she duly acknowl-
edged to me that she executed the foregoing document by authority of law on behalf of
the State of Utah.

Joelle Burns
Notary Public
Residing at: *S.L.C. UT*

April 4, 2005
My Commission Expires:



ATTACHMENT "A"

Meadow Valley Contractors, Inc and Rancho Equipment Services
Operator

Topaz Valley Limestone Quarry
Mine Name

M/023/022
Permit Number

Juab County, Utah

LEGAL DESCRIPTION

Include 1/4, 1/4, 1/4 sections, townships, ranges and any other descriptions that will legally determine where disturbed lands are located. Attach a topographic map of suitable scale (max. 1 inch = 500 feet; 1 inch = 200 feet or larger scale is preferred) showing township, range and sections and a clear outline of the disturbed area boundaries tied to this Reclamation Contract and surety.

The detailed legal description of lands to be disturbed is:

SE1/4 - SW1/4 and SW1/4 - SE1/4 of Section 21

Township 13 South, Range 11 West

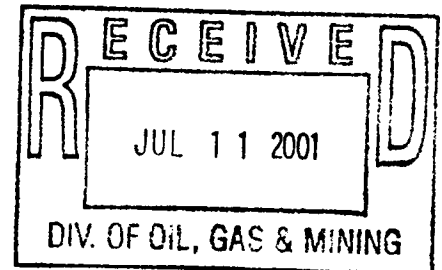
SLBM, Juab County, Utah

ATTACHMENT B

FORM MR-6
Joint Agency Surety Form
(January 18, 2000)

Bond Number _____
Permit Number M/023/022
Mine Name Topaz Valley Limestone
Other Agency File Number UTU-063449

STATE OF UTAH
DEPARTMENT OF NATURAL RESOURCES
Division of Oil, Gas and Mining
1594 West North Temple Suite 1210
Box 145801
Salt Lake City, Utah 84114-5801
Telephone: (801) 538-5291
Fax: (801) 359-3940



THE MINED LAND RECLAMATION ACT

SURETY BOND

The undersigned MEADOW VALLEY CONTRACTORS, INC. as Principal, and LIBERTY MUTUAL INSURANCE COMPANY as Surety, hereby jointly and severally bind ourselves, our heirs, administrators, executors, successors and assigns unto the State of Utah, Division of Oil, Gas and Mining, and the BUREAU OF LAND MANAGEMENT - UDOI, in the penal sum of Eleven Thousand Eight Hundred - - - - - dollars (\$11,800.00).

Principal has estimated in the Mining and Reclamation Plan approved by the Division of Oil, Gas and Mining on the 12th day of April, ~~20~~ 1994 that 15.8 acres of land will be disturbed by this mining operation in the State of Utah.

A description of the disturbed land is attached as "Attachment A" to the Reclamation Contract of which this document is an integral part.

The condition of this obligation is that if the Division determines that Principal has satisfactorily reclaimed the disturbed lands in accordance with the approved Mining and Reclamation Plan and has faithfully performed all requirements of the Mined Land Reclamation Act, and complied with the Rules and Regulations adopted in accordance therewith, then this obligation shall be void; otherwise it shall remain in full force and effect.

If the Mining and Reclamation Plan provides for periodic partial reclamation of the disturbed lands, and if the lands are reclaimed in accordance with such Plan, Act and regulations, then Principal may apply for a reduction in the amount of this Surety Bond.

In the converse, if the Mining and Reclamation Plan provides for a gradual increase in the area disturbed or the extent of disturbance, then, the Division may require that the amount of this Surety Bond be increased, with the written approval of the Surety.

This bond may be canceled by the Surety after ninety (90) days following receipt by the Division and Principal of written notice of such cancellation. Surety's liability shall then, at the expiration of said ninety (90) days, cease and terminate except that Surety will remain fully liable for all reclamation obligations of the Principal incurred prior to the date of termination.

Principal and Surety and their successors and assigns agree to guarantee said obligation and to indemnify, defend, and hold harmless the Division from any and all expenses (including attorney fees) which the Division may sustain in the collection of sums due hereunder.

Surety will give prompt notice to Principal and to the Division of the filing of any petition or the commencement of any proceeding relating to the bankruptcy, insolvency, reorganization, or adjustment of the debts of Surety, or alleging any violation or regulatory requirements which could result in suspension or revocation of the Surety's license to do business.

IN WITNESS WHEREOF, the Principal and Surety hereunto set their signatures and seals as of the dates set forth below.

Date: 6/29/01

MEADOW VALLEY CONTRACTORS, INC.

Principal (Permittee)

By (Name typed): Kenneth D. Nelson

Title: Vice President

Signature: 

Date: June 20, 2001

LIBERTY MUTUAL INSURANCE COMPANY

Surety

By: (Name Typed) Jeri Apodaca

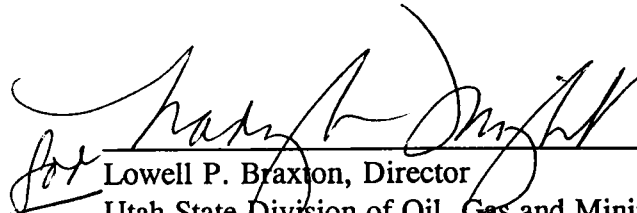
Title: Attorney in Fact

Signature: 

Page 3
MR-6
Joint Agency Surety Bond
Attachment B

Bond Number _____
Permit Number M/023/022
Mine Name Limestone Quarry
Other Agency File Number UTU-063449

SO AGREED this 29 day of August, 2001.



for _____
Lowell P. Braxton, Director
Utah State Division of Oil, Gas and Mining

*NOTE: Where one signs by virtue of Power of Attorney for a Surety Company, such Power of Attorney must be filed with this bond. If the Principal is a corporation, the bond shall be executed by its duly authorized officer.

**AFFIDAVIT OF QUALIFICATION
ASSOCIATE DIRECTOR**

--ooOOoo--

Mary Ann Wright, being first duly sworn under oath, deposes and says that she is the Associate Director of Mining for the Division of Oil, Gas and Mining, Department of Natural Resources, State of Utah; and that she is duly authorized to execute and deliver the foregoing obligations; and that said Associate Director is authorized to execute the same by authority of laws on behalf of the State of Utah.

(Signed) 
Mary Ann Wright, Associate Director, Mining
Division of Oil, Gas and Mining

Subscribed and sworn to before me this 29 day of August, 20 01.


Notary Public

My Commission Expires:

April 4, 20 05.



Attest:

STATE OF Utah)

COUNTY OF Salt Lake) ss:

AFFIDAVIT OF QUALIFICATION

Jeri Apodaca, being first duly sworn, on oath deposes and says that he/sh
is the (officer or agent) Agent of said Surety, and that he/she is duly authorized to
execute and deliver the foregoing obligations; that said Surety is authorized to execute the
same and has complied in all respects with the laws of Utah in reference to becoming sole
surety upon bonds, undertakings and obligations.

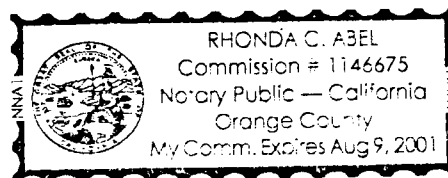
Signed: Jeri Apodaca
Surety Officer

Title: Jeri Apodaca, Attorney in Fact

Subscribed and sworn to before me this 20th day of June, 2001.

Rhonda C. Abel
Notary Public Rhonda C. Abel
Residing at: Orange, California

My Commission Expires: August 9, 2001



This Power of Attorney limits the act of those named herein, and they have no authority to bind the Company except in the manner and to the extent herein stated.

LIBERTY MUTUAL INSURANCE COMPANY
BOSTON, MASSACHUSETTS

POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS: That Liberty Mutual Insurance Company (the "Company"), a Massachusetts mutual insurance company, pursuant to and by authority of the By-law and Authorization hereinafter set forth, does hereby name, constitute and appoint,

RHONDA C. ABEL, NANETTE MARIELLA-MYERS, JAMES A. SCHALLER, JANE KEPNER, MICHAEL D. PARIZINO, JERI APODACA, LINDA ENRIGHT, PATRICIA M. WHITE, PATRICIA H. BREBNER, ALL OF THE CITY OF COSTA MESA, STATE OF CALIFORNIA.

, each individually if there be more than one named, its true and lawful attorney-in-fact to make, execute, seal, acknowledge and deliver, for and on its behalf as surety and as its act and deed, any and all undertakings, bonds, recognizances and other surety obligations in the penal sum not exceeding **THREE HUNDRED TWENTY-FIVE MILLION AND 00/100th DOLLARS (\$ 325,000,000.00****)** each, and the execution of such bonds or undertakings, in pursuance of these presents, shall be as binding upon the Company as if they had been duly signed by the president and attested by the secretary of the Company in their own proper persons.

That this power is made and executed pursuant to and by authority of the following By-law and Authorization:

ARTICLE XVI - Execution of Contracts: Section 5. Surety Bonds and Undertakings.

Any officer or other official of the company authorized for that purpose in writing by the chairman or the president, and subject to such limitations as the chairman or the president may prescribe, shall appoint such attorneys-in-fact, as may be necessary to act in behalf of the company to make, execute, seal, acknowledge and deliver as surety any and all undertakings, bonds, recognizances and other surety obligations. Such attorneys-in-fact, subject to the limitations set forth in their respective powers of attorney, shall have full power to bind the company by their signature and execution of any such instruments and to attach thereto the seal of the company. When so executed such instruments shall be as binding as if signed by the president and attested by the secretary.

By the following instrument the chairman or the president has authorized the officer or other official named therein to appoint attorneys-in-fact:

Pursuant to Article XVI, Section 5 of the By-laws, Assistant Secretary Garnet W. Elliott is hereby authorized to appoint such attorneys-in-fact as may be necessary to act in behalf of the company to make, execute, seal, acknowledge and deliver as surety any and all undertakings, bonds, recognizances and other surety obligations.

That the By-law and the Authorization above set forth are true copies thereof and are now in full force and effect.

IN WITNESS WHEREOF, this instrument has been subscribed by its authorized officer and the corporate seal of the said Liberty Mutual Insurance Company has been affixed thereto in Plymouth Meeting, Pennsylvania this 21st day of December, 2000.

LIBERTY MUTUAL INSURANCE COMPANY

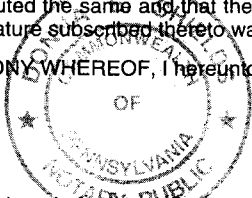
By Garnet W. Elliott
Garnet W. Elliott, Assistant Secretary

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF MONTGOMERY

ss

On this 21st day of December, A.D. 2000, before me, a Notary Public, personally came the individual, known to me to be the therein described individual and officer of Liberty Mutual Insurance Company who executed the preceding instrument, and he acknowledged that he executed the same and that the seal affixed to the said preceding instrument is the corporate seal of said company; and that said corporate seal and his signature subscribed thereto was duly affixed and subscribed to the said instrument by authority and direction of the said company.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affix my official seal at Plymouth Meeting, PA, the day and year first above written.



NOTARIAL SEAL
DONNA E. SHIELDS Notary Public
Plymouth Meeting, Pennsylvania
My Commission Expires Feb. 1, 2002

Donna E. Shields
Notary Public

CERTIFICATE

I, the undersigned, Assistant Secretary of Liberty Mutual Insurance Company, do hereby certify that the original power of attorney of which the foregoing is a full, true and correct copy, is in full force and effect on the date of this certificate; and I do further certify that the officer who executed the said power of attorney was one of the officers specially authorized by the chairman or the president to appoint any attorney-in-fact as provided in Article XVI, Section 5 of the By-laws of Liberty Mutual Insurance Company.

This certificate may be signed by facsimile under and by authority of the following vote of the board of directors of Liberty Mutual Insurance Company at a meeting duly called and held on the 12th day of March, 1980.

VOTED that the facsimile or mechanically reproduced signature of any assistant secretary of the company wherever appearing upon a certified copy of any power of attorney issued by the company, shall be valid and binding upon the company with the same force and effect as though manually affixed.

IN TESTIMONY WHEREOF, I have hereunto subscribed my name and affixed the corporate seal of the said company, this 20th day of June, 2001.



John P. White
Assistant Secretary

THIS POWER OF ATTORNEY MAY NOT BE USED TO EXECUTE ANY BOND WITH AN INCEPTION DATE AFTER December 21, 20 02.

Not valid for mortgage, note, loan, letter of credit, bank deposit, currency rate, interest rate or residual value guarantees.

To confirm the validity of this Power of Attorney call 1-810-820-0010 between 9:00 AM and 4:00 PM EST.